

In re:  
Scott A. Naylor  
Debtor

Case No. 19-10771-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Sep 10, 2024

User: admin  
Form ID: 206

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db	+ Scott A. Naylor, 726 Fiot Avenue, Bethlehem, PA 18015-2739
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ HSBC Bank USA, National Association as Trustee for, Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001, UNITED STATES 75001-9013
cr	+ HSBC Bank USA, National Association as Trustee for, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
14421670	+ HSBC Bank USA, NA, c/o Rebecca A Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2024 01:21:00	HSBC BANK USA, NATIONAL ASSOCIATION, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	Sep 11 2024 01:21:00	HSBC Bank USA, National Association as Trustee for, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
cr	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 01:21:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2024 01:21:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14382572	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2024 01:21:00	HSBC Bank USA, N.A. Trustee, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14459259	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2024 01:21:00	HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14420782	^ MEBN	Sep 11 2024 01:18:18	HSBC Bank USA, National Association as Trustee for, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14280846	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 11 2024 01:28:49	HSBC Bank USA, National Association et al., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14278087	Email/PDF: resurgentbknofications@resurgent.com	Sep 11 2024 01:28:50	LVNV Funding, LLC, Resurgent Capital Services,

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14269788	+ Email/Text: bankruptcy@marinerfinance.com	Sep 11 2024 01:21:00	PO Box 10587, Greenville, SC 29603-0587 Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14920905	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 01:21:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, c/o Michelle L. McGowan, Esq. 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
14297283	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2024 01:21:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14269790	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 11 2024 01:21:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14269791	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 11 2024 01:29:00	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	HSBC Bank USA, National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14269789	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor HSBC Bank USA National Association as Trustee for MASTR Reperforming Loan Trust 2005-2 bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION et.al. bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Debtor Scott A. Naylor support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com,youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com

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,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

THOMAS SONG

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Scott A. Naylor

Case No: 19-10771-pmm

Debtor(s)

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***NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☒ Debtor did not file Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management.

☐ Debtor has not certified that all domestic support obligations due have been paid.

☐ Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 9/10/24

For The Court

Timothy B. McGrath  
Clerk of Court